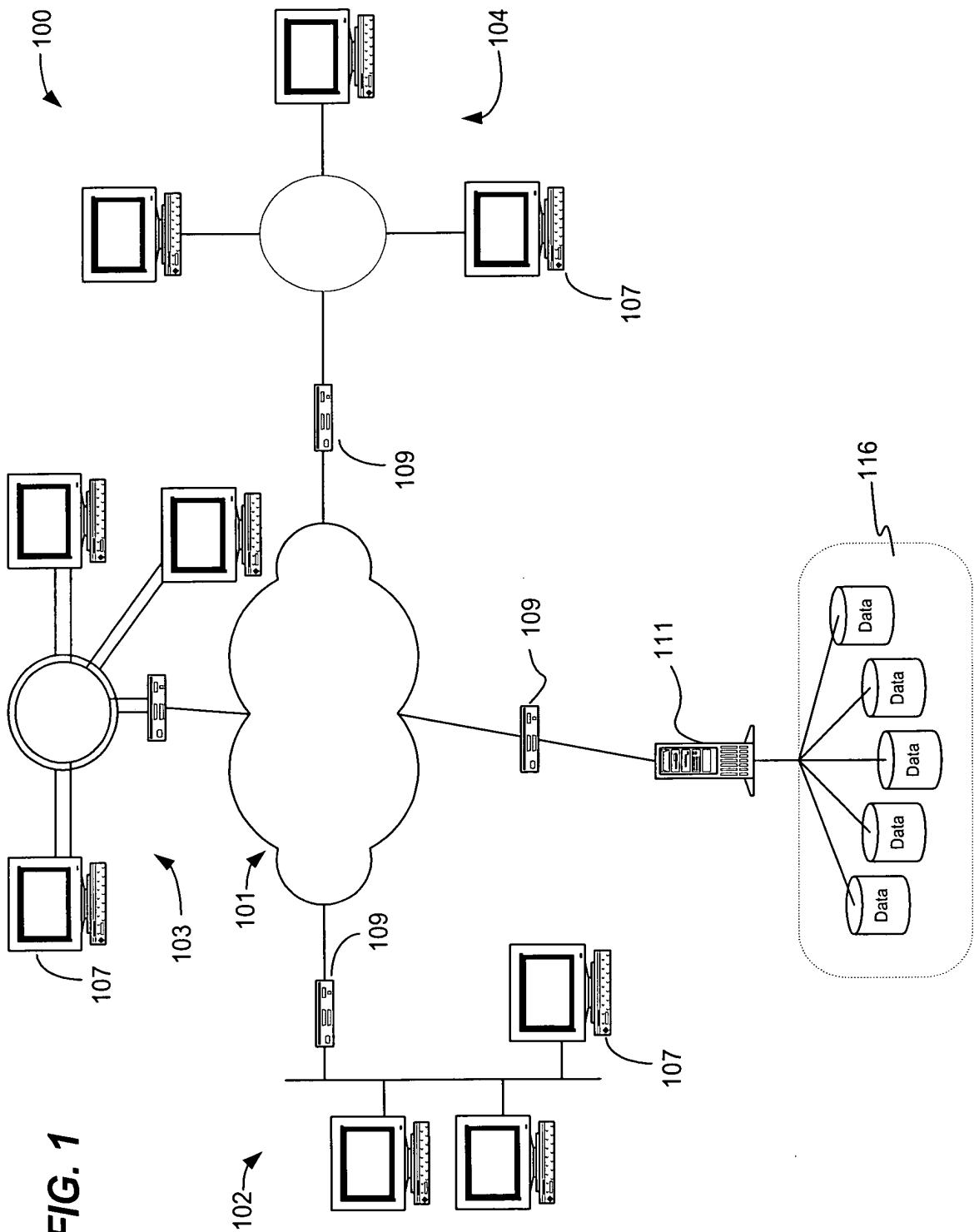




FIG. 1



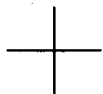


FIG. 2 is a block diagram of a system for providing a loan to a borrower. The system includes a lender, a borrower, and a collateral manager. The lender provides a loan to the borrower, and the collateral manager manages the collateral. The system also includes a legal description of the collateral and a lien position on the collateral.

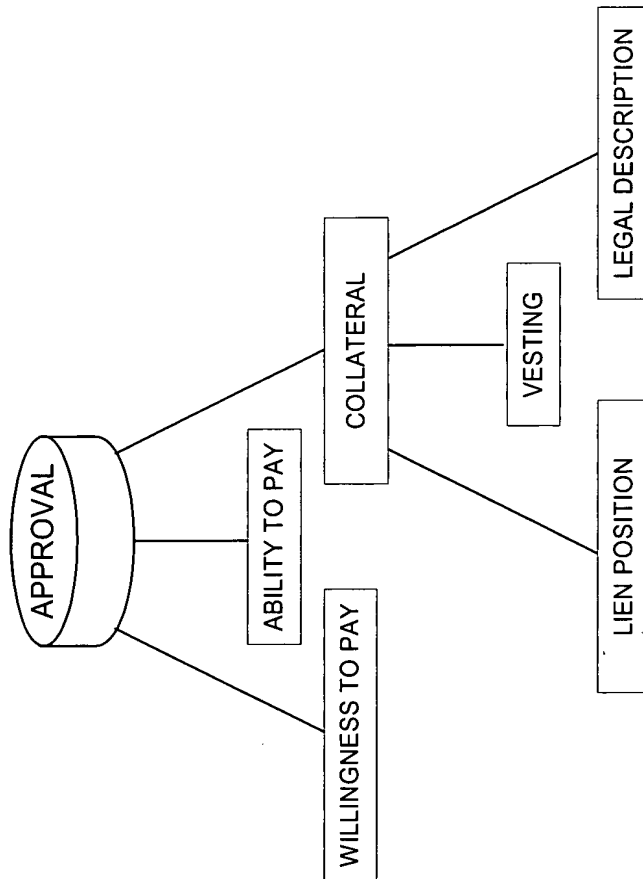


FIG. 2

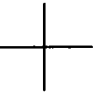


FIG. 3 is a block diagram of a loan processing system.

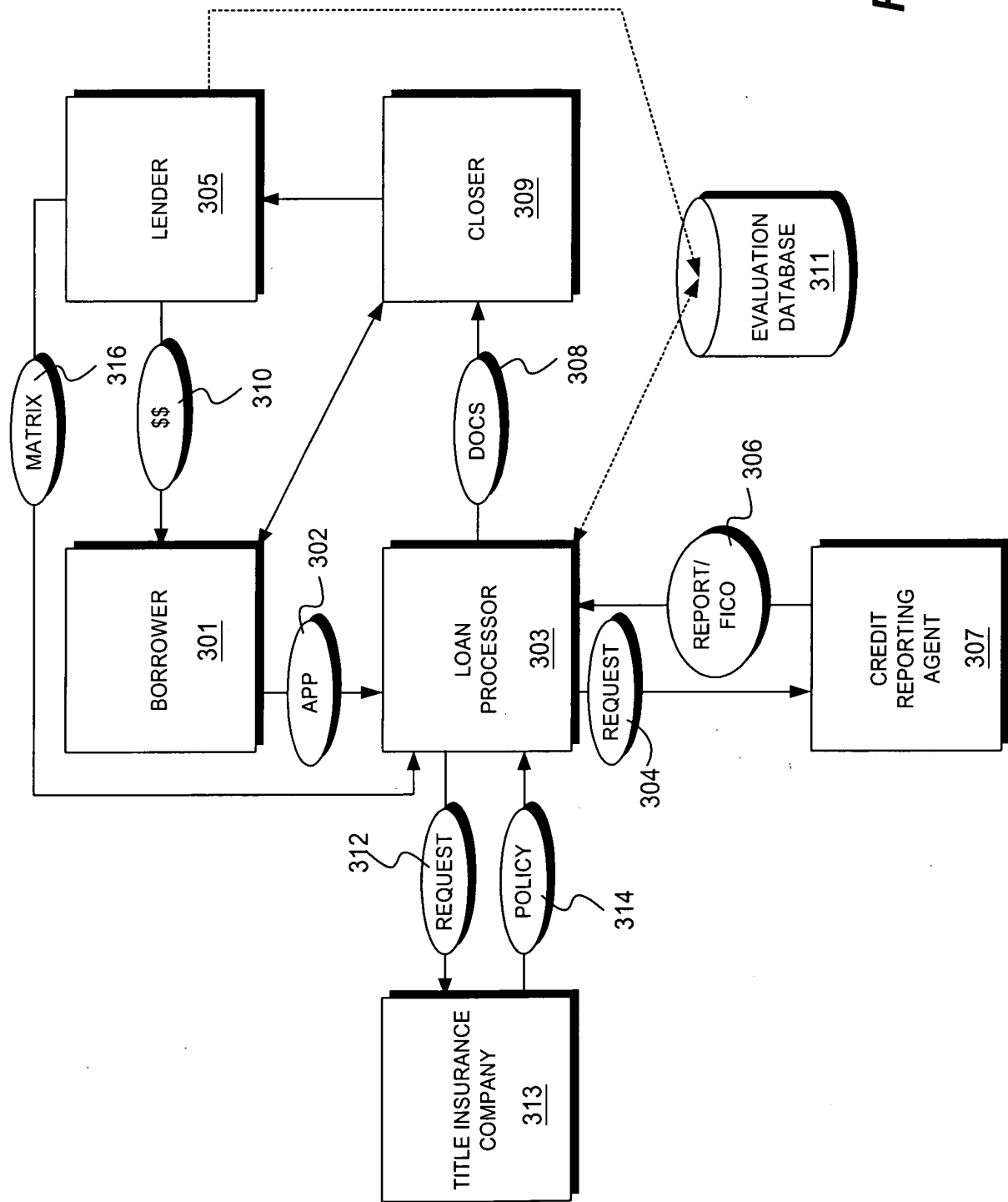
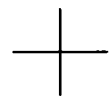


FIG. 3



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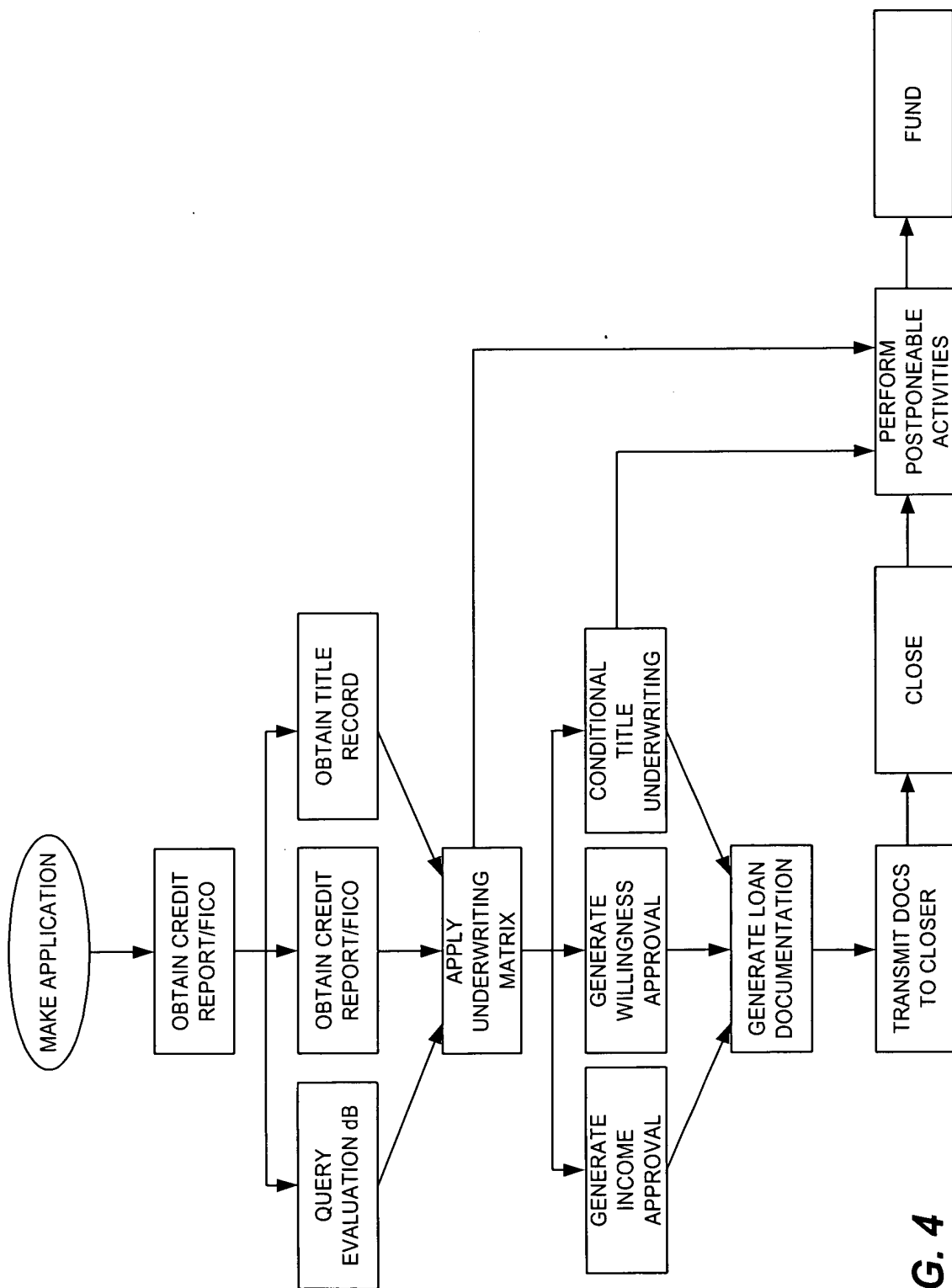
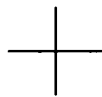


FIG. 4

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FICO	ABILITY TO REPAY APPROVAL	WILLINGNESS TO REPAY APPROVAL	COLLATERAL APPROVAL			
			TITLE			VALUATION
			1 MTG	>1 MTG	SECOND LIEN	
LOW	REQUIRE VERIFICATION	CONDITIONAL ON RESULTS	PROPERTY SEARCH	PROPERTY SEARCH	PROPERTY SEARCH	TRADITIONAL APPRAISAL
MEDIUM	CONDITIONAL VERIFICATION	VERIFY STATED REASONS	ACCEPT STATED	PROPERTY SEARCH	PROPERTY SEARCH	APPRAISER REVIEW
HIGH	ACCEPT STATED	ACCEPT STATED EXPLANATION	ACCEPT STATED	PROPERTY SEARCH	ACCEPT STATUS STATED BY APPLICANT	ACCEPT DB VALUATION WHEN CONFID. IS HIGH
VERY HIGH	ACCEPT STATED	ACCEPT STATED EXPLANATION	ACCEPT STATED	ACCEPT STATED	ACCEPT STATUS STATED BY APPLICANT	ACCEPT DATABASE VALUATION

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FIG. 5